


* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

Date: October 10, 2012 By: /s/Kelly Thomas
Name: Kelly Thomas
Title: Credit Counselor

I CERTIFY that on October 10, 2012, at 6:15 o'clock PM EDT, Marisol Garza received from Credit Card Management Services, Inc. d/b/a DebtHelper.com, an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the Northern District of Georgia, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.
A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.
This counseling session was conducted by internet.

CERTIFICATE OF COUNSELING

Certificate Number: 03621-GAN-CC-019390209

03621-GAN-CC-019390209